

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VALERIE C CARTER

Case No. 09-44682

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/24/2009.
- 2) The plan was confirmed on 01/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/25/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/02/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,841.00.
- 10) Amount of unsecured claims discharged without payment: \$103,470.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,192.65
Less amount refunded to debtor	\$434.22

NET RECEIPTS:

\$16,758.43

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$885.54
Other	\$16.50

TOTAL EXPENSES OF ADMINISTRATION:

\$4,402.04

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SYSTEMS	Unsecured	437.98	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	3,119.00	2,732.38	2,732.38	273.24	0.00
BROTHER LOAN & FINANCE CO	Unsecured	1,500.00	1,459.89	1,459.89	145.99	0.00
CAPITAL ONE BANK USA	Unsecured	3,160.00	3,160.81	3,160.81	316.08	0.00
CAPITAL ONE BANK USA	Unsecured	659.00	706.65	706.65	70.67	0.00
CARDIO & VASCULAR SURGICAL	Unsecured	192.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	500.00	719.80	719.80	71.98	0.00
COLLECTION	Unsecured	365.00	NA	NA	0.00	0.00
COMCAST	Unsecured	144.00	NA	NA	0.00	0.00
CONCORDIA UNIVERSITY	Unsecured	13,812.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	850.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,595.00	3,684.33	3,684.33	368.43	0.00
DIVISION DENTAL CLINIC	Unsecured	107.00	107.00	107.00	10.70	0.00
GINNYS	Unsecured	120.11	130.11	130.11	13.01	0.00
HEALTH CARE CENTERS	Unsecured	49.20	NA	NA	0.00	0.00
HSBC	Unsecured	17,831.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	516.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	NA	4,249.64	4,988.70	4,988.70	0.00
JPMORGAN CHASE BANK	Secured	125,634.00	126,931.72	131,181.36	0.00	0.00
LVNV FUNDING	Unsecured	NA	365.61	365.61	36.56	0.00
METRO INFECTIOUS DISEASE PROF	Unsecured	125.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	107.00	107.98	107.98	10.80	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	165.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	96.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	241.00	241.52	241.52	24.15	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	516.00	516.29	516.29	51.63	0.00
PULMONARY CONSULTANTS	Unsecured	338.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MED CENTER	Unsecured	162.30	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL GROUP	Unsecured	2,175.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL GROUP	Unsecured	312.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEVENTH AVENUE	Unsecured	268.72	283.57	283.57	28.36	0.00
SIR FINANCE	Unsecured	1,000.00	1,039.00	1,039.00	103.90	0.00
ST FRANCIS HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	332.30	NA	NA	0.00	0.00
UNIVERSITY PATHOLOGISTS PC	Unsecured	8.84	NA	NA	0.00	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	22,936.00	24,017.15	24,017.15	2,401.72	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	14,924.00	16,144.11	16,144.11	1,614.41	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	10,970.00	11,487.45	11,487.45	1,148.75	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	2,000.00	5,593.98	5,593.98	559.40	0.00
US EMPLOYEES CREDIT UNION	Unsecured	1,280.00	1,179.06	1,179.06	117.91	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$131,181.36	\$0.00	\$0.00
Mortgage Arrearage	\$4,988.70	\$4,988.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$136,170.06	\$4,988.70	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$73,676.69	\$7,367.69	\$0.00

Disbursements:

Expenses of Administration	\$4,402.04
Disbursements to Creditors	<u>\$12,356.39</u>
TOTAL DISBURSEMENTS :	<u>\$16,758.43</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.